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	Filing Date		2001-03-14	
	First Named Inventor	Elaine S. MASON		
	Art Unit	3693		
	Examiner Name	Jason M. Borlinghaus		
Attorney Docket Number		COS99039		

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1	Electronic Bill Payment/Presentment Business Practices, Council for Electronic Billing and Payment of the NACHA, June 4, 1999, Edition 1.0, pp. 1-28, entire document.	<input type="checkbox"/>
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